

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of ) **MAIL STOP AF**  
Graham O'Donnell et al. )  
Application No.: 09/691,175 ) Group Art Unit: 3692  
Filed: October 19, 2000 ) Examiner: CLEMENT B GRAHAM  
For: CREDIT CARD SYSTEM AND ) Confirmation No.: 7048  
METHOD )  
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**AMENDMENT AFTER FINAL**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the final Office Action dated April 3, 2008, please amend the above-identified application as follows.